

The Medical, Personal, Travel, and Security Assistance Program for State employees traveling abroad on official state business.

Preparation can go a long way to ensure your travel abroad will be trouble-free. The State has purchased an insurance policy from ACE American Insurance Company that offers a wide range of protection for travel abroad. The Policy Number is PHFD36755817.

When making your travel plans, Risk Management recommends you download the documents called “Medical, Personal, and Travel Assistance Service” and “Security Assistance Service” found on the following pages of this section of the website. Then, contact your entity’s Risk Management contact for a copy of the referenced Employee ID Card and Passport Sticker. Those materials will provide you with information on how you contact the insurance carrier if you need medical, personal, travel, or security assistance.

In addition, we urge you to register your travel with the [US State Department](#). Situations like the 2004 Southeast Asian tsunami and the 2006 Israel-Lebanon conflict demonstrate the importance of State Department registry. Also, as a result of your registration, you will be able to receive emergency information from the relevant Embassy or Consulate via e-mail. The State Department will have a [Consular Information Sheet](#) for your destination. We also recommend you review the [Country Background notes](#) that are available. After reviewing this information, should you have any questions about health, safety, or security abroad, please do not hesitate to contact Risk Management at 701-328-7580.

Let Them Know you are Safe

Should you find yourself in an area that has been affected by some type of emergency situation that has rendered your cell phone or other routine means of communication useless, consider stopping in at a open business establishment or office and ask them if you may use their telephone or e-mail to make an emergency call. Your family and co-workers will be concerned about your well being if they are hearing news of an emergency situation in the area they know you are traveling in – such as the Southeast Asian tsunami or the Israel-Lebanon conflict.

As a part of planning your travels, determine which telephone number or e-mail message you will use if this scenario presents itself and then inform that contact person of the other names, numbers, and e-mail addresses he or she will need to use to ensure all people concerned about you are made aware of your situation and plans.



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ACE USA 800.204.0518 tel
 International Advantage 302.476.6456 fax
 Routing 1275
 One Beaver Valley Road
 2 West www.usiadvantage.com
 Wilmington, DE 19803

To Our Insured:

RE: WELCOME TO THE BENEFITS OF Executive Assistance®

Congratulations on selecting ACE USA International Advantage®, the very best in global insurance protection, for your organization's employees. By insuring with ACE USA, you've opened the door to the many benefits of Executive Assistance® – a package of essential medical, personal, travel and security assistance services – all included in the price of your premium.

Please Distribute the Following Items to Your Employees Who Travel on Business:

#1 – Overview of Services	#2 – Employee ID Cards	#3 – Passport Stickers
Two fact sheets: One titled "Medical, Personal, and Travel Assistance Service," and the other "Security Assistance Service." Copy these for your people or call 1-800-204-0518 for a supply.	These cards tell travelers all they need to know about how to get pre-trip and ongoing briefings (see "Mouse Click" below), and more importantly, what to do in case of emergency.	Have employees place these convenient stickers in the "Emergency Contacts" section of their passports. That way they'll always have access to emergency phone numbers.

Complete Travel Security Briefings Are Now a Mouse Click Away

As an International Advantage customer, your business travelers have 24-hour access to on-line travel security briefings from Control Risks Group – CityBrief™, a Web site providing detailed information on over 300 cities worldwide. **Look for a password page within this package**, containing step-by-step instructions on how to activate CityBrief™ on Travel so your employees can begin using this valuable resource as soon as possible.

For more information on our International Advantage insurance program, please contact your Agent or Broker.

Example of Passport Sticker:

ATTENTION: Medical Personnel or Police	Plan No. 01 SP 585 For 24 Hour Emergency Assistance
For Medical, Personal or Travel Assistance call collect: 1 (202) 659-7777 or 1-800-766-8206	
For Control Risks Group security service: +44-207-939-8818 or www.CB24.com (not for medical emergencies)	

ATTENTION

When you call Worldwide Assistance, please be prepared with the following information:

1. Name of caller, phone no., fax no., relationship to patient;
2. Patient's name, age, sex and policy number;
3. A description of the patient's condition;
4. Name, location, and telephone number of hospital
5. Name and telephone numbers for the treating doctor; where and when the doctor can be reached;
6. Health insurance information, workers' compensation, or automobile insurance information if the patient had an accident.

EXECUTIVE ASSISTANCE®

Plan No. 01 SP 585
Policy No. _____

Name of Insured: _____



Worldwide Assistance Services, Inc.
a europa assistance company



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ATTENTION Medical Personnel or Police

In medical emergencies, assistance will be provided to the individual named on this card. See description on back of card. **Call toll free 1.800.766.8206 from the US and Canada call collect: 1.202.659.7777** 24 hours, many languages.

En caso de una emergencia médica, asistencia será provista al individuo mencionando en esta tarjeta. Lea las instrucciones incluidas en el dorso de la tarjeta. **Desde Estados Unidos y Canadá llame al número 1.800.766.8206.** Desde otros países llame por cobrar al número 1.202.659.7777 (24 horas, varios idiomas)

En cas d'urgence médicale, la personne titulaire de cette carte, recevra assistance. **Veillez trouver le numéro gratuit: 1.800.766.8206 si vous vous trouvez aux USA ou au Canada.** Vous pouvez aussi nous joindre en téléphonant en P.C.V. en demandant le numéro suivant: 1.202.659.7777. Vous serez mis en contact avec notre service international (ouvert 24h par jour et qui parle toutes les langues)

CR24 SECURITY SERVICE

If you require general security advice before or during your travel, Control Risks Group's CR24 consultants can give you the answers you need. To contact CR24, call +44-207-939-8818 or e-mail at CR24@control-risks.com. **(Note: This line is not for medical emergencies. This is a United Kingdom phone number. Please remember to use the appropriate codes to access a UK line before dialing.)**

Call Worldwide Assistance when:

- You require a referral to a hospital or doctor
- You are hospitalized
- You may need to be evacuated or repatriated
- You need to guarantee payment for medical expenses
- You experience local communication problems

Worldwide Assistance can be reached at **800.766.8206** from the USA or Canada. Call collect **202.659.7777** if you are outside of the USA or Canada. Before you call, please have ready the information listed under ATTENTION on the reverse side of this card.

Please note that this is not a credit card or medical insurance card. In addition, Executive Assistance® is not available for travel within the USA.

The following assistance is provided by Worldwide Assistance:

Medical Assistance including referral to a doctor or medical specialist, medical monitoring when you are hospitalized, emergency medical evacuation to an adequate facility, medically necessary repatriation, and return of mortal remains.

Personal Assistance including pre-trip medical referral information, emergency medication (while on a trip), embassy and consular information, lost document assistance (while on a trip), emergency message transmission, emergency cash advance (while on a trip), referral to a lawyer (while on a trip), translator/interpreter access (while on a trip), medical benefits verification and medical claims assistance (while on a trip).

Travel Assistance including emergency travel arrangements, return of traveling companion/dependents, and return of vehicle.

This information card is intended to provide a brief outline of the assistance services provided to employees of insureds who have purchased assistance services as part of the International Advantage® insurance policy. *The availability of services for you is subject to the terms and conditions of the policy issued to your employer.* Coverage is underwritten by members of ACE USA International Advantage. Worldwide Assistance makes every effort to refer you to appropriate medical and other providers. We cannot, however, be responsible for the quality of results of services provided by these independent providers. Services may be provided by a third party vendor. Services shall not be available if the insurance policy or specific coverage is no longer in effect for the employer or the policy limit exceeded.

By requesting assistance you agree to assign to us your rights to recover from any of your responsible insurers any expenses we incurred.

In all cases, the medical professional, the medical facility and/or attorney suggested by Worldwide Assistance or services provided directly to the eligible person pursuant to this Agreement are not employees or agents of Worldwide Assistance, and the final selection of the medical professional, medical facility, or legal counsel is your choice alone. Worldwide Assistance assumes no responsibility for any medical advice or legal counsel given by the medical professional and/or attorney, nor shall Worldwide Assistance be liable for the negligence or other wrongful acts or omissions of any of the legal and/or health care professionals providing direct services pursuant to this Agreement. The Subscriber shall not have any recourse against Worldwide Assistance by reason of its suggestion of or contract with a medical professional and/or attorney.

Control Risks Group Services

In addition to providing general security advice via CR24, Control Risks Group can also provide the following services:

- ◆ **CityBrief** - online travel security information (www.citybrief.com with your UserID and password required)
- ◆ Urgent security advice and action to crisis response situations such as kidnap, extortion, and illegal detention (call your CR24 security number)
- ◆ Risk assessments, physical & personal security, investigations, and crisis management planning & training (call **202.449.3330**)

Note: Costs for Control Risks Group's **CityBrief** and general security advice through CR24 are included in your policy. All other Control Risks Group services are available to ACE USA policyholders.

EXECUTIVE ASSISTANCE®
MEDICAL, PERSONAL AND TRAVEL ASSISTANCE SERVICES

We are pleased to announce your Medical, Personal and Travel Assistance Services that are a part of Executive Assistance® Services are now provided by Worldwide Assistance (WA) the leader in the assistance industry.

Here's how it works:

When an employee who is covered under this policy becomes injured or ill while traveling within the coverage territory, Executive Assistance® Services are available.

Services are provided for you, your expatriate employees and employees engaged in temporary travel including their accompanying spouse, child(ren) or other companion(s).

Medical Assistance Services*

- Emergency Medical Evacuation – when medical facilities are not available locally
- Repatriation – to the country of which the employee is a citizen when medically necessary
- Hospital Admission Deposit – USD\$10,000
- Medical Monitoring – and regular communication to a person designated by the employee
- Dispatch of Doctor or Specialist – when the employee's condition cannot be adequately assessed locally.

*Please review your policy for a complete description of each of these services.

Personal Assistance*

- Pre-Trip Medical Referral Information – to multi-lingual doctors and/or addresses and phone numbers for hospitals
- Emergency Medication – arrangements and transportation
- Embassy and Consular Information – worldwide
- Lost Document Assistance – for replacing important travel documents including passport and credit cards
- Emergency Message Transmission – to one family member and/or employer
- Emergency Cash Advance – of up to

\$1,000 in local currency for emergencies

- Legal Access – to local attorneys
- Translations and Interpreters
- Benefits Verification and Claims Assistance – to coordinate with overseas claims procedures

*Please review your policy for a complete description of each of these services.

Travel Assistance*

When an employee is hospitalized or evacuated, Worldwide Assistance will arrange:

- Return of Traveling Companion/Dependents
- Return of Vehicle to rental agency
- Emergency Family Travel Arrangements – for family members that need to join a hospitalized employee

*Please review your policy for a complete description of each of these services.

About Worldwide Assistance

Worldwide Assistance (WA) is the most financially stable company in the assistance industry. With the backing of two Fortune 500 companies, WA has the resources needed to handle any emergency and implement new technologies.

WA is wholly owned by Europ Assistance France, S.A., (EA) and the entire group of EA companies is owned by Generali and Fiat, both Fortune 500 companies who have combined revenues in excess of 10 billion dollars and assets totaling nearly 100 billion dollars.

Founded in 1963, the Europ Assistance network is available in over 200 countries with over 250,000 professionals available 24 hours a day, 7 days a week. With over 350,000 calls annually from over 100 million people worldwide, the Europ Assistance network handled over 3 million cases in 1997.

EXECUTIVE ASSISTANCE SECURITY ASSISTANCE SERVICE

Travel Security Information

As part of your International Advantage policy, you have access to the leading travel security Internet site – Control Risks' **CityBrief**. **CityBrief** is a daily updated online service that assesses local security conditions and details of more than 300 cities in over 130 countries. **CityBrief** features information and recommendations on airports, how to stay safe, local transport, hotels and restaurants, and business etiquette

CR24 – immediate advice 24 hours per day

If you have any questions or need more information than is provided on **CityBrief**, you may contact the Control Risks CR24 center. Our dedicated team of trained consultants is available to provide you with general security information via your CR24 security number. This number is +44-207-939-8818 OR EMAIL TO cr24@control-risks.com. (Note: Please remember to use the appropriate codes to access a UK line before dialing)

CR24 – other services

CR24 is also available to clients seeking urgent advice for management, specific security advice for individual employees caught in a security incident, crisis management advice, and deputizing for a security manager in his absence. These services are available at a billable fee agreed upon by you.

The **CityBrief** website is found at www.citybrief.com. Your personal user ID and password are required in order to access this service (please see attached ID sheet). Your user ID allows you up to 50 hits on **CityBrief** within a policy year. If you have technical questions or trouble accessing the website, and you have not exceeded your 50-hit maximum, please contact Control Risks at 1-202-449-3330 and state that you are an ACE USA policyholder.

Other Control Risks services are available to you as an International Advantage policyholder. As the leading business risk consultancy with over 25 years experience, Control Risks can provide the following services:

Country Risk Forecast (a daily online service covering 130 countries worldwide), International Political, Business and Security Risk Assessments, Physical & Personal Security, Investigations, Crises Management Planning & Training, and Crisis Response.

More information on these services can be found at www.crg.com. Please contact Control Risks at 1-202-449-3330 between 9:00 a.m. and 5:30 p.m. Eastern time.



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USER ID: ace1006409

PASSWORD: 27m58

Security Information is provided by Control Risks Group

How to access Control Risks' CityBrief website

You must have access to the Internet in order to use CityBrief

1. Using your internet browser, type the address (URL) for CityBrief at www.citybrief.com
2. On this page, you will be prompted for the User ID and Password supplied by your International Advantage policy. Type in your User ID and Password as shown above, and hit "Continue".

Note: This User ID/Password gives you access to CityBrief 50 times in a policy year with unlimited access during each session.

3. Once you have access, the CityBrief home page will appear. You can select a city using the drop-down menu and print by selecting the print function on your browser.

Note: Your connection will time out after 20 minutes of inactivity on our site. If you wish to access CityBrief again after being timed out, this will count toward your 50-hit maximum for the year.

If you have technical questions or trouble accessing this site, please call 202.449.3330 between 9:00 a.m. and 5:30 p.m. Eastern time and state that you are an ACE USA policyholder.